Case 15-16836 Doc 1 Filed 05/12/15 Entered 05/12/15 12:36:40 Desc Main Document Page 1 of 9

B1 (Official Form 1) (04/13)		· ·		
United States Bankri Northern District o				
Name of Debtor (if individual, enter Last, First, Middle):	VOLUNTARY PETITION  Name of Joint Debtor (Spouse) (Last, First, Middle):			
Felton, Edward All Other Names used by the Debtor in the last 8 years		I.		
(include married, maiden, and trade names):		All Other Names u (include married, n	ised by the Joint Debtor in the last 8 naiden, and trade names):	years
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (IT (if more than one, state all): 2399	IN)/Complete EIN	Last four digits of (if more than one, s	Soc. Sec. or Individual-Taxpayer I.I state all):	D. (ITIN)/Complete EIN
Street Address of Debtor (No. and Street, City, and State):		Street Address of J	oint Debtor (No. and Street, City, ar	od Stata):
7401 Maryland Chicago, IL			and succes, City, at	id State).
County of Residence or of the Principal Place of Business:	ZIP CODE 60621	County of Residence	ce or of the Principal Place of Busine	ZIP CODE
Mailing Address of Debtor (if different from street address):				
		Mailing Address of	Joint Debtor (if different from stree	et address);
Location of Brinsian LA.	ZIP CODE			ZIP CODE
Location of Principal Assets of Business Debtor (if different	from street address above	):		· · · · · · · · · · · · · · · · · · ·
Type of Debtor (Form of Organization)	Nature o	f Business	Chapter of Bankruptcy	ZIP CODE
(Check one box.)	(Check one box.)		the Petition is Filed (	Check one box.)
<ul> <li>✓ Individual (includes Joint Debtors)</li> <li>See Exhibit D on page 2 of this form.</li> <li>Corporation (includes LLC and LLP)</li> <li>Partnership</li> <li>Other (If debtor is not one of the above entities, check this box and state type of entity below.)</li> </ul>	Railroad Stockbroker Commodity Broi	al Estate as defined in (51B)	Chapter 9 Chapter 11 Chapter 12 Chapter 13 R	Chapter 15 Petition for Recognition of a Foreign Jain Proceeding Chapter 15 Petition for Recognition of a Foreign
	Other		,	Ionmain Proceeding
Country of debtor's center of main interests:	Tax-Exem (Check box, it	pt Entity	Nature of D	<b>Debts</b>
Each country in which a foreign proceeding by, regarding, or against debtor is pending:	1	kempt organization he United States	(Check one leading to the consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or	box.) Debts are primarily business debts.
Filing Fee (Check one box.)			household purpose."  Chapter 11 Debtors	
Full Filing Fee attached.  Filing Fee to be paid in installments (applicable to individual signed application for the court's consideration certifying unable to pay fee except in installments. Rule 1006(b).	those than the same	Check if:	II business debtor as defined in 11 U small business debtor as defined in 1	11 U.S.C. § 101(51D).
Filing Fee waiver requested (applicable to chapter 7 indivattach signed application for the court's consideration. Se	riduale auto A F	on 4/01/16 and a	tate noncontingent liquidated debts (ates) are less than \$2,490,925 (amonevery three years thereafter).	excluding debts owed to unt subject to adjustment
Statistical/Administrative Information		Acceptances of t	boxes: filed with this petition. the plan were solicited prepetition fr ccordance with 11 U.S.C. § 1126(b)	om one or more classes
	.ac.		£	THIS SPACE IS FOR COURT USE ONLY
distribution to unsecured creditors.	cluded and administrative	itors. e expenses paid, there w	vill be no funds available for	
stimated Number of Creditors	5,001-	,001- 25,001-		NE NE NE
5,000		,000 50,000	50,001- 100,000 10 <b>00</b> 0	N DIS
stimated Assets  to \$50,001 to \$100,001 to \$500,001 \$1,000,0 50,000 \$100,000 \$500,000 to \$1 to \$1  william million	to \$50 to \$	0,000,001 \$100,000,0 to \$500		BANKRUPT STRICT OF
million million  stimated Liabilities  to \$50,001 to \$100,001 to \$500,001 \$1,000,0 0,000 \$100,000 \$500,000 to \$1 to \$10	01 \$10,000,001 \$50	lion million  2,000,001 \$100,000,00 100 to \$500	01 \$500,000,001 More to	TES BANKRUPTCY COURT N DISTRICT OF ILLINOIS
million million	million mill		to \$1 billion \$1 billion	]

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B1 (Official Fo		rage 2 or 9	D .
Voluntary Pe (This page mi	ust be completed and filed in every case.)	Name of Debtor(s): Edward L. Felton	Page 2
Location	All Prior Bankruptcy Cases Filed Within Last	Years (If more than two, attach additi	onal chaet )
Where Filed:	Northern District of Illinois	Case Number: 14-30398	Date Filed: 08/17/2014
Location Where Filed:		Case Number:	08/17/2014  Date Filed:
	Pending Bankruptcy Case Filed by any Spouse, Partner, or A	filiate of this Debtor (If more than an	
Name of Debt	or;	Case Number:	Date Filed:
District:		Relationship:	Judge:
of the Securitie	Exhibit A  eted if debtor is required to file periodic reports (e.g., forms 10K and Securities and Exchange Commission pursuant to Section 13 or 15(d) es Exchange Act of 1934 and is requesting relief under chapter 11.)  A is attached and made a part of this petition.	(To be complete, whose debts are partially informed the petitioner that the petitioner that the or shof title 11, United States Code, and the partial informed the petitioner that the or shof title 11, United States Code, and the partial informed the petitioner that	Exhibit B  d if debtor is an individual primarily consumer debts.)  ed in the foregoing petition, declare that I hat el may proceed under chapter 7, 11, 12, or have explained the relief available under eal ave delivered to the debtor the notice requirements.
		X Signature of Attorney for Debtor(	s) (Date)
Exhibit D, f this is a joint p	Exhibited by every individual debtor. If a joint petition is filed, each spouse must completed and signed by the debtor, is attached and made a part of this poetition:  also completed and signed by the joint debtor, is attached and made a part of the poetition.	complete and attach a separate Exhibit etition.	D.)
Ø	Information Regarding to (Check any applied Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180 days.  There is a bankruptcy case concerning debtor's affiliate, general partner Debtor is a debtor in a foreign proceeding and has its minimum.	cable box.) business, or principal assets in this D than in any other District. r, or partnership pending in this District	L
	Debtor is a debtor in a foreign proceeding and has its principal place o no principal place of business or assets in the United States but is a d District, or the interests of the parties will be served in regard to the reli	ousiness or principal assets in the Uniterent of the Uniterest of the Unit	ited States in this District, or has a federal or state court] in this
	Certification by a Debtor Who Resides as (Check all applicate Landlord has a judgment against the debtor for possession of debtor's	ole boxes.)	the following )
	_	Name of landlord that obtained judgmen	
	Debtor claims that under applicable nonbankruptov love shows	Address of landlord)	ld be possified to well
	entire monetary default that gave rise to the judgment for possession,  Debtor has included with this petition the deposit with the court of any of the petition.	anci the judgment for possession was e	ntered, and
	Debtor certifies that he/she has served the Landlord with this certificat		, reserve the thing

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B1 (Official Form 1) (04/13)	rage 3 or 3
Voluntary Petition (This page must be completed and filed in every case.)	Name of Debtor(s): Edward L. Felton
Sig	gnatures
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true	
and correct.	and correct, that I am the foreign representative of a debter in a Constitution is tr
[If petitioner is an individual whose debts are primarily consumer debts and has	and that I am outhering the foreign representative of a debtor in a foreign proceeding
chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such	a !
chapter, and choose to proceed under chapter 7	1
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).	I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
I request relief in accordance with the chapter of title 11, United States Code,	Pursuant to 11 U.S.C. § 1511   I request relief in accordance with at
specified in this petition.	1 Oliopici of the 31 Specified in this patition. A south 1
x could tottle	order graining recognition of the foreign main proceeding is attached.
Signature of Debtor	X (Simple 22)
X	(Signature of Foreign Representative)
Signature of Joint Debtor 773 354-3582	(Printed Name of Foreign Representative)
Telephone Number (if not represented by attorney) 05/11/2015	
Date	Date
Signature of Attorney*	Signature of Non Attanton Paul
Χ	Signature of Non-Attorney Bankruptcy Petition Preparer
Signature of Attorney for Debtor(s)	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as
Printed Name of Attorney for Debtor(s)	provided the debtor with a copy of this document for compensation and have
Firm Name	fee for services chargeable by harksystem and 11 U.S.C. § 110(h) setting a maximum
,	notice of the maximum amount before preparing any decrease, I have given the debtor
Address	or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.
Address	anathou.
Telephone Number	Driedd Name and State of the St
Date	Printed Name and title, if any, of Bankruptcy Petition Preparer
	6.216
*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a	Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer principal.)
certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
	Property (required by 11 0.0.0. 8 110.)
Signature of Debtor (Corporation/Partnership)	
declare under penalty of perjury that the information provided in this petition is true	
and correct, and that I have been authorized to file this petition on behalf of the	Address
The debtor reducate the rener in accordance with the chapter of title 11 This is a	X Signature
Code, specified in this petition.	Signature
	r
Signature of Authorized Individual	Date
Printed Name of Authorized Individual	Signature of bankruptcy petition preparer or officer, principal, responsible person, or
Title of Authorized Individual	partner whose Social-Security number is provided above.
····	Names and Social-Security numbers of all other individuals who prepared or assisted
i de la companya de	in proparing this document unless the bankruptcy petition preparer is not an
<b>,</b> '	individual.
1.	If more than one names are all the transfer of
<b>]</b>	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
l l	
1.	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and
1 "	the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or

B 1D (Official Form 1, Exhibit D) (12/09)

### UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re Edward Felton	Case No
Debtor	(if known)

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- ☐ 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.

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B 1D (Official	Form	l,	Exh.	D)	(12)	(09) -	- Cont
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Page 2

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

4. I am not required to receive a credit counseling briefing because of:	[Check the
applicable statement.] [Must be accompanied by a motion for determination by	the court.]

	☐ Incapacity.	(Defined in 11 U.S	S.C. § 109(h)(4	as impaired by	reason of mental
illness	or mental defic	ciency so as to be in	ncapable of rea	lizing and making	reason of memal
decisio	ons with respec	t to financial respon	nsibilities.);		-6 - 40.01141

- Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
  - ☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: Church Feld

Date: 05/11/2015

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B 201B (Form 201B) (12/09)

## UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

Chapter 13  CONSUMER DEBTOR	
CONSUMER DERTOR	
NKRUPTCY CODE	(S)
ruptcy Petition Preparer 's petition, hereby certify that I de	elivered to the debtor the
preparer is not an individual, number of the officer, princip	state the Social Security
by 11 U.S.C. § 110.)	1 -F (violation
Debtor ached notice, as required by § 34	2(b) of the Bankruptcy
huard telt	05/11/2015
	Date
ure of Joint Debtor (if any)	Date
	Social Security number (If the preparer is not an individual, number of the officer, princip partner of the bankruptcy peti

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

## UNITED STATES BANKRUPTCY COURT

# NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

## 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335)
Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny

Form B 201A, Notice to Consumer Debtor(s)

Page 2

your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

<u>Chapter 12</u>: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at <a href="http://www.uscourts.gov/bkforms/bankruptcy">http://www.uscourts.gov/bkforms/bankruptcy</a> forms.html#procedure.

#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In Re:	GOWARD FEUTON	)	
	o with a follow	)	
D	Pebtor (s)	)	Case No.
		)	Chapter / 3
		)	

#### **List of Creditors**

OCHY of Chicago, ORG	(2/ North MSAIK
TIDE WATER MOTER CROPT FINANCE COMPANY	6526 INDIAN RIVER KOAD VINGINIA BEACH VINGINIA 23464
870 F BANK 8740 PAN RYAN 8740 Street Chirago JC 606 20	